

What You Need To Know About  
**Doing Business  
With Entrust**

Innovation ♦ Integrity ♦ Efficiency ♦ Professionalism





**More than 37 years,** Entrust pioneered self-directed, tax-advantaged investment plans. Since then, we have provided account administration services, education, and tools for people who want to control how they save for retirement. Today, we administer over \$3.2 billion in assets.

We empower investors to use retirement plan savings to purchase non-traditional investments typically unavailable through banks and brokerage firms. Examples include residential and commercial real estate, secured and unsecured notes, limited liability companies, precious metals, and mortgages.

## We Administer Investments For:

### Individual Retirement Accounts

- ◆ Traditional IRA
- ◆ Roth IRA

### Health Savings Account

### Coverdell Education Savings Accounts

### Employer -Sponsored Plans

- ◆ SEP IRA
- ◆ SIMPLE IRA
- ◆ Individual 401(k)

## Entrust Provides:

### Account Administration

- ◆ Purchase and sale of assets
- ◆ Account contributions and distributions

### Recordkeeping

- ◆ Reporting
- ◆ Annual statements
- ◆ Annual reports submitted to the IRS

### Online and Mobile Tools For Client Transactions and Account Information

### Retirement Prepaid Cards To Pay For Asset Expenses

### Client Education

- ◆ Resources for due diligence before investing
- ◆ Educational webinars, seminars, and continuing education classes delivered by industry leaders online and in our nationwide offices
- ◆ Online library of articles, whitepapers, videos, government publications, and newsletter archives

### Personal Client Services

- ◆ In person, on the phone, and online
- ◆ Local offices nationwide
- ◆ Most eligible staff members hold the Certified IRA Services Professionals (CISP) designation

## Entrust Does Not:

### Recommend Investments

### Provide Investment Advice

### Endorse Any Product or Company

### Offer Products or Investments

### Provide Legal or Financial Guidance



## About Our Team

Our entire team of professionals is led by an experienced management team, whose tenure with Entrust averages 11 years. We all share a single purpose: to make the self-direction process easy and efficient. All eligible Entrust employees are Certified IRA Services Professionals, a designation awarded by the American Bankers Association's Institute of Certified Bankers. Internal audits and continuous education programs ensure that they have the most current and accurate information to share with clients.



**Entrust's mission** is to provide personal professional services and education that empower clients and give them the administrative capabilities to control their tax-enhanced investment choices.

## Where Your Cash Assets are Held and Protected

All cash assets in your IRA, health savings, education savings, or qualified plan accounts are held in banks insured by the Federal Deposit Insurance Corporation (FDIC).

The FDIC is a government agency that protects depositors if a bank fails and cannot return the funds its clients have on deposit. The FDIC will pay up to \$250,000 in deposits per depositor, per insured bank, for each category of account (i.e., savings or checking). The FDIC insures only deposits. It does not insure securities, mutual funds, or other alternative investments. Learn more at [fdic.gov](http://fdic.gov).

## Where Your Non-Cash Investments are Held and Protected

Entrust relies on a custodian to store client assets like stocks, bonds, notes, and precious metals. Our custodian is The Entrust Trust Company, a passive, non-discretionary trust company headquartered in Nashville, Tennessee.

## How We Are Regulated and Audited

Entrust is guided by multiple layers of regulation and oversight:

### Federal

Because our clients hold securities in their plans, we are regulated by the Securities and Exchange Commission. We also adhere to IRS rules and regulations and are subject to Department of Labor regulations for the employee benefit plans we offer.

### State

Because of our relationship with The Entrust Trust Company, which is chartered in the state of Tennessee, Entrust also must meet or exceed the standards set by the State of Tennessee.

### Internal

The firm of Stovall Grandey and Allen, LLP (SGA) audits our financial statements and internal controls and policies annually.

Entrust is also regulated by the Financial Crimes Enforcement Network (FinCEN). We comply with all regulations related to financial accounts held in foreign countries and to regulations and laws intended to prevent fraud, money laundering, terrorist financing, tax evasion, and other financial crimes. These include Foreign Bank and Financial Activity reporting and Bank Secrecy Act policies.

## Liability Insurance

The Entrust Group has an extensive set of policies and procedures, a rigorous audit program, and strict risk management practices in place.

We carry all of the insurance required for banks and trust companies that provide custodial services for retirement plans:

- ◆ **Errors and omissions (E&O)** covers potential liability associated with mistakes or omissions during the normal course of business
- ◆ **Fidelity insurance** protects us and our clients against employee dishonesty, embezzlement, forgery, computer fraud, wire transfer fraud, and other criminal acts



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Entrust does not promote any investments. Rather, entrust provides the administration, information, and tools to make self-direction straightforward and compliant. We help you get started quickly and stay with you every step of the way.

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